

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
Fax: 334-222-8458

Invoice

Invoice Number:

13383B

Invoice Date:
Oct 29, 2004Page:
2

Sold To:
Pioneer Telephone Services, Inc.
P.O. Box 1606
Andalusia, AL 36420-1227

Ship to:

Claim #0310004873 2004

Customer ID	Customer PO	Payment Terms	
2228777		Net 10 Days	
Sales Rep ID	SO# / Date	SC Date	Due Date
JHW	9/27/04		11/8/04
Quantity	Item	Description	Unit Price
1.00	SP4031-00	COB BOARD	
1.00	SP4030-00	CPB	
1.00	SP4033-00	SIB BOARD	
1.00	SP4035-00	APL	
9.00	612 1000	GLX-12 KSU	
22.00	612 3201	GLX SID KEYSET	
1.00	CD616	COMDIAL 616 KSU	
1.00	DCDSS	COMDIAL DSS	
1.70	6600E	COMDIAL KEYSEI	
6.00	6714X-PG	COMDIAL KEYSEI	
13.00	6714V-PG	COMDIAL KEYSEI	
9.00	6614E-PG	COMDIAL KEYSEI	
1.00	6614T-PG	COMDIAL KEYSET	
1.00	6714S	Comdial Keyset	
1.00	CD820	COMDIAL 820 KSU	
1.00	E80	E80PT KSU	
2.00	M0016	STATION CARD	
1.00	CDOPX	COMDIAL 2-PORT OPX	
4.00	6706X-PG	COMDIAL KEYSET	

Check No:

Subtotal	Continued
Sales Tax	Continued
Total Invoice Amount	Continued
Payment Received	
TOTAL	Continued

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue.

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
Fax: 334-222-8458

Invoice

Invoice Number:
13383B

Invoice Date:
Oct 29, 2004

Page:
3

Sold To:
Pioneer Telephone Services, Inc.
P.O. Box 1606
Andalusia, AL 36420-1227

Ship to:

Claim #037-0004873-2004

Customer ID	Customer PO	Payment Terms	
2228777		Net 10 Days	
Sales Rep ID	SO# / Date	SC Date	Due Date
JHW	9/27/04		11/8/04
Quantity	Item	Description	Unit Price
1.00	6702X-PG	COMDIAL KEYSET	
2.00	6714FB	COMDIAL KEYSET	
1.00	6620PB	COMDIAL KEYSET	
1.00	W3KMEM95-57	PG COMDIAL HANDSEI	
3.00	PCB	OMEGA PCB BOARD	
1.00	ANA	OMEGA ANA CARD	
2.00	ICM	OMEGA ICM CARD	
6.00	XPS	OMEGA XPS-1 CARD	
5.00	SUB	OMEGA SUB CARD	
2.00	COT	OMEGA COT CARD	
1.00	CPU	OMEGA CPU CARD	
1.00	816/2460	OMEGA KEYSET	
7.00	60025	IIE KEYSET	
5.00	60001	IIE KEY SERVICE UNIT	
2.00	60002	4 CKF C O LINE CARD	
1.00	60010	TIE 1 PORI CO MODULE	
8.00	IHANDSEI	IIE HANDSEI	
1.00	IP1648DCDC	TEL-PLUS 1648DCDC CONVERTER	
6.00	IHANDSET	TEL-PLUS HANDSET	

Check No:

Subtotal	Continued
Sales Tax	Continued
Total Invoice Amount	Continued
Payment Received	
TOTAL	Continued

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
Fax: 334-222-8458

Invoice
Invoice Number:
13383B
Invoice Date:
Oct 29, 2004
Page:
4

Sold To:
Pioneer Telephone Services, Inc.
P O Box 1606
Andalusia, AL 36420-1227

Ship to:

Claim # 037-0004873 2004

Customer ID	Customer PO	Payment Terms	
2228777		Net 10 Days	
Sales Rep ID	SO# / Date	SC Date	Due Date
JHW	9/27/04		11/8/04
Quantity	Item	Description	Unit Price
1.00	TP1648PS	TEL-PLUS POWER SUPPLY	
2.00	TP1648SIB	TEL PLUS SIB CARD	
3.00	IP1648KIB	TEL-PLUS 1648 KIB CARD	
2.00	TP1648COB	TEL-PLUS 1648 COB CARD	
1.00	IP1648CNB	TEL-PLUS 1648 CNB CARD	
1.00	IP1648INB	TEL-PLUS 1648 INB CARD	
1.00	IP1648SCB	TEL-PLUS 1648 SCB CARD	
2.00	TP816PM	TEL-PLUS 816 PROGRAM MODULE	
6.00	TP1648	TELPLUS 1648 KEYSET SM LCD	
1.00	IP1648DSS	TEL-PLUS 1648 DSS	
5.00		AIT 24 BUTTON KEYSET	
1.00	AIIML308	AIT MERLIN 308 KSU	
1.00	ACS704A	AII POWER SUPPLY	
1.00	ATISP616	AIT SPIRIT EXP 616 KSU	
3.00		ATI SURGE PROJECTOR	
2.00		ATI AC PROJECTOR	
1.00	EQUIPMENT	TOTAL EQUIPMENT	34,915.53
			34,915.53

Check No:	Subtotal	34,915.53
	Sales Tax	
	Total Invoice Amount	34,915.53
	Payment Received	
	TOTAL	34,915.53

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

PIONEER TELEPHONE SERVICES, INC
P.O. Box 1606

Andalusia, Alabama 36420-1227

Claim #037-0004873-2004

LIGHTNING AFFIDAVIT

I, James H. Williamson, do certify that I have this 20th day of September, 2004, examined the following item(s):

Qty.	Item Description	Part #
1	Mitel Cabinet	SX50
Qty.	Item Description	Part #
1	Mitel SX50 Power Supply	SX50PS
Qty.	Item Description	Part #
1	Mitel Console	9102-018-000
Qty.	Item Description	Part #
1	Mitel 4 Trk Cir Card	9110-211-000
Qty.	Item Description	Part #
2	16 Ct Station Card	9104-020-001SA
Qty.	Item Description	Part #
1	NS CICS KSU	NSCICS
Qty.	Item Description	Part #
13	Norstar Single-line Black	T7100B
Qty.	Item Description	Part #
2	Norstar Single-line Platinum	T7100
Qty.	Item Description	Part #
7	Norstar 8-Button Keyset Charcoal	T7208B
Qty.	Item Description	Part #
6	Norstar 16-Button Keyset Charcoal	T7316B
Qty.	Item Description	Part #
20	4x8 CO Key Station Board	2831-00
Qty.	Item Description	Part #
1	CPU/VCM Processor	2830-16

Claim # 0370004823. 2004

Qty 27	Item Description Executive Speakerphone	Part # 1414-08
Qty 12	Item Description Enhanced Speakerphone	Part # 1412-08
Qty 1	Item Description BKSU (Basic KSU)	Part # SP4000-00
Qty 1	Item Description DCU	Part # SP4074-00
Qty. 7	Item Description KIB Board	Part # SP4032-00
Qty. 1	Item Description COB Board	Part # SP4031-00
Qty. 1	Item Description CPB	Part # SP4030-00
Qty 1	Item Description SIB Board	Part # SP4033-00
Qty 1	Item Description API	Part # SP4035-00
Qty 9	Item Description GLX-12 KSU	Part # 612.1000
Qty 22	Item Description GLX Std. Keyset	Part # 612 3201
Qty 1	Item Description Comdial 616 KSU	Part # CD616
Qty 1	Item Description Comdial DSS	Part # DCDSS
Qty 17	Item Description Comdial Keyset	Part # 6600E
Qty. 6	Item Description Comdial Keyset	Part # 6714X-PG

Claim# 037-00048/3-2004

Qty. 13	Item Description Comdial Keyset	Part # 6714V-PG
Qty 9	Item Description Comdial Keyset	Part # 6614E-PG
Qty 1	Item Description Comdial Keyset	Part # 6614I-PG
Qty 1	Item Description Comdial Keyset	Part # 6714S
Qty 1	Item Description Comdial 820 KSU	Part # CD820
Qty 1	Item Description E80PT KSU	Part # E80
Qty. 2	Item Description Station Card	Part # M0016
Qty 1	Item Description Comdial 2-Port OPX	Part # CDOPX
Qty 4	Item Description Comdial Keyset	Part # 6706X-PG
Qty 1	Item Description Comdial Keyset	Part # 6702X-PG
Qty 2	Item Description Comdial Keyset	Part # 6714FB
Qty 1	Item Description Comdial Keyset	Part # 6620PB
Qty 1	Item Description Comdial Handset	Part # W3KMEM95-57
Qty. 3	Item Description Omega PCB Board	Part # PCB
Qty. 1	Item Description Omega ANA Card	Part # ANA

Claim #037-0004813-2004

4

Qty	Item Description	Part #
2	Omega ICM Card	ICM
6	Omega XPS-1 Card	XPS-1
5	Omega SUB Card	SUB
2	Omega COI Card	COI
1	Omega CPU Card	CPU
1	Omega Keyset	816/2460
7	Tie Keyset	60025
5	Tie Key Service Unit	60001
2	4 Ckt C O Line Card	60002
1	Tie 1 Port CO Module	60010
8	Handset	T handset
1	Tel-Plus 1648DCDC Converter	TP1648DCDC
6	Tel-Plus Handset	TP handset
1	Tel-Plus Power Supply	IP1648PS
2	Tel-Plus SIB Card	IP1648SIB

Claim# 037-0004873-2804

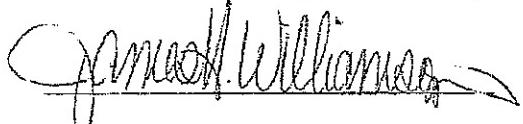
5

Qty	Item Description	Part #
3	Tel-Plus KIB Card	TP1648KIB
2	Tel-Plus COB Card	TP1648COB
1	Tel-Plus CNB Card	TP1648CNB
1	Tel-Plus TNB Card	TP1648TNB
1	Tel-Plus SCB Card	TP1648SCB
2	Tel-Plus 816 Program Module	TP816PM
6	Tel-Plus 1648 Keyset	TP1648
1	Tel-Plus 1648 DSS	TP1648DSS
5	ATT 24 Button Keyset	
1	Merlin 308 KSU	ATTML308
1	ATT Power Supply	ACS704A
1	ATT Spirit Exp 616 KSU	ATTSP616
3	ATT Surge Protector	
2	ATT AC Protector	

Claim # 037-004873 204⁶

Belonging to: Pioneer Telephone Services, Inc

I further certify that to the best of my knowledge the above described property was damaged by water because of damage done to the printed circuit boards in the above equipment.



James H. Williamson
Pioneer Telephone Services, Inc

Pioneer Telephone Services, Inc.
 P. O. Box 1606
 Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
 13383

Invoice Date:
 Oct 29, 2004

Page:
 1

Sold To:
 Pioneer Telephone Services, Inc.
 P O. Box 1606
 Andalusia, AL 36420-1227

Ship to:

Claim #031-0004873-2004

Customer ID	Customer PO	Payment Terms	
2228777		Net 10 Days	
Sales Rep ID	SO# / Date	SC Date	Due Date
JHW	9/27/04		11/8/04
Quantity	Item	Description	Unit Price
		LIGHTNING DAMAGE DONE DURING HURRICAN IVAN'S STORMS. REPLACED EQUIPMENT AND TESTED	
1.00	LER	LABOR	2,410.00
1.00	EQUIPMENI	TOTAL EQUIPMENI	17,746.04
1.00	NS19404	NORSTAR MODULAR ICS KSU 0X32	
1.00	NS19405	NORSTAR MICS 6.0 SOFTWARE	
1.00	NS19419	NORSTAR CALLER ID IRK CTG	
1.00	M7324	24 Button Keyset w/Display	
3.00	I7316B	CHARCOAL 16-BUTTON PHONE	
3.00	T7208B	CHARCOAL 8-BUTTON KEYSET	
1.00	VISIA-20P	V20P AIACK PACK W/6160	
1.00	DSDX16C80GB	DIGITAL SPRITE SYSTEM	
2.00	AO\38\00000001K629	1/3" COLOR DIGITAL CAM 350IVL	
2.00	EO-63-13VG550S	1/3" 5.5mm VARIFOCAL LENSE	
2.00	PE-EH3512MI	EH3512 W/EM1450 MOUNI	
1.00	LO\SI\00000000PS2416	CCIV POWER SUPPLY	
1.00	FMA	OUTDOOR FM OMNI ANTENNA	
1.00		TELEVISION ANIENNA AMPLIFIER	

Check No:

Subtotal	Continued
Sales Tax	Continued
Total Invoice Amount	Continued
Payment Received	
TOTAL	Continued

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue.

Pioneer Telephone Services, Inc.
 P. O. Box 1606
 Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
 13383

Invoice Date:
 Oct 29, 2004

Page:
 2

Sold To:
 Pioneer Telephone Services, Inc.
 P. O. Box 1606
 Andalusia, AL 36420-1227

Ship to:

Claim #037-M04813-2004

Customer ID	Customer PO	Payment Terms	
2228777		Net 10 Days	
Sales Rep ID	SO# / Date	SC Date	Due Date
JHW	9/27/04		11/8/04
Quantity	Item	Description	Unit Price
1.00	TELESCOPIC MAST	30' TV ANTENNA POLE	
1.00		SANYO 4-HEAD HI-FI-VCR	
1.00	ONK-TX-DS797	THX SELECT RECEIVER	
1.00	ONK-TX-8511	STEREO RECEIVER	
1.00		DELL COMPUTER SYSTEM (FLAT PANEL 17", KEYBOARD, HARD DRIVE, PRINTER)	
1.00		DELL INSPIRON LAPTOP, 17" FLAT PANEL DISPLAY, PORT REPLICATOR, PRINTER	
1.00		GATEWAY COMPUTER SYSTEM (MONITOR, KEYBOARD, HARD DRIVE)	
1.00	NS900MHZ	NORSTAR 900 MHZ CORDLESS PHONE	
1.00	ENCORE 8	SUBWOOFER	

Check No:	Subtotal	20,156.04
	Sales Tax	1,419.58
	Total Invoice Amount	21,575.72
	Payment Received	
	TOTAL	21,575.72

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

PIONEER TELEPHONE SERVICES, INC
P.O. Box 1606

Andalusia, Alabama 36420-1227

Claim # 037-0004873-2004

LIGHTNING AFFIDAVIT

I, James H. Williamson, do certify that I have this 20th day of September, 2004, examined the following item(s):

Qty	Item Description	Part #
1	Norstar Modular ICS KSU 0x32	NS19404
Qty	Item Description	Part #
1	Norstar Mics 6.0 Software	NS19405
Qty	Item Description	Part #
1	Norstar Caller ID T1k Cartridge	NS19419
Qty	Item Description	Part #
1	24 Button Keyset w/ Display	M7324
Qty	Item Description	Part #
3	16 Button Keyset	T7316B
Qty	Item Description	Part #
2	8 Button Keyset	T7208B
Qty	Item Description	Part #
1	V20P Attack Pack w/6160	Vista-20P
Qty	Item Description	Part #
1	Digital Sprite System	DSDX16C80GB
Qty	Item Description	Part #
2	1/3" Color Digital Cam 350 IVL	AO\38\0001K629A
Qty	Item Description	Part #
2	1/3" 5.50mm Varifocal Lense	EO-63-13VG550S
Qty	Item Description	Part #
2	EH3512 w/EM1450 Mount	PE-EH35212MT
Qty	Item Description	Part #
1	CCTV Power Supply	LO\ST\000PS2416

Qty.	Item Description	Part #
1	Outdoor FM Omni Antenna	FMA
Qty.	Item Description	Part #
1	Television Antenna Amplifier	
Qty	Item Description	Part #
1	30' IV Antenna Pole	Telescopic Mast
Qty	Item Description	Part #
1	Sanyo 4 Head Hi-Fi VCR	
Qty.	Item Description	Part #
1	IHX Select Receiver	ONK-TX-DS797
Qty.	Item Description	Part #
1	Stereo Receiver	ONK-TX-8511
Qty.	Item Description	Part #
1	Dell Computer System	
Qty.	Item Description	Part #
1	Dell Inspiron Laptop	
Qty	Item Description	Part #
1	Gateway Computer System	
Qty	Item Description	Part #
1	Norstar 900Mhz Cordless Phone	NS900MHZ
Qty.	Item Description	Part #
1	Subwoofer	Encore 8

Claim # 037-0004873-2804

Belonging to: Pioneer Telephone Services, Inc.

I further certify that to the best of my knowledge the above described property was damaged by lightning because of severe damage done to the printed circuit boards in the above equipment

James H. Williamson
Pioneer Telephone Services, Inc

10-29-04 11:59AM:WIREGRASS HOSPICE

WHP ANDALUSIA

18889869153

3/ 3

INVOICE

X-Tra Clean Phone: 222-6793
 404 River Falls Street 682-6866
 Andalusia, AL 36420

CUSTOMER'S

ORDER NO 2-0659DATE 9.23.04NAME Wire Grass HospiceADDRESS 1033 E. Three Notch Suite B
Andalusia AL 36420

SOLD BY	CASH	CHECK	CHARGE	ON ACCT	MDS REID.	PAID OUT	

DESCRIPTION	AMOUNT
<u>Water Damage - Cleanned & Scntrhgard affected areas</u>	<u>278.32</u>

Thank YouMAILOCT 29 2004RECEIVED

All claims and returned goods MUST be accompanied by this bill	TAX
RECEIVED BY	TOTAL <u>278.32</u>

This is my authorization for X-Tra Clean to proceed with the services listed herein. I understand that this work is being done for me and that I am responsible for payment on completion of work. I further agree that if this bill is not paid, to pay any reasonable collection costs plus a 1 and 1/2% monthly service charge applicable thirty days after completion of services.

Claim#037-004873-2004

INVOICE

X-Tra Clean

404 River Falls Street Phone. 222-0793
Andalusia, AL 36420 682-6866

CUSTOMER'S

ORDER NO. 222-877

Phone: 222-6793

682-6866

3

NAME Pioneer Tele

DATE 4-23-81

ADDRESS P.

ADDRESS OF THE Andalusia

SOLD BY	CASH	CHECK	CHARGE
---------	------	-------	--------

SOLD BY	CASH	CHICK	CHARGE	ON ACCT	MDS RETD	PAID OUT	

DESCRIPTION	AMOUNT
Pioneer Telephone Service	\$17.95
Water Damage - Cleaned Affected Pipes	—

Merle Norman
Cleaned carpet

All claims and returned goods MUST be accompanied by this bill.

RECEIVED BY

TAX		
TOTAL	105	95

This is my authorization for X-1ra Clean to proceed with the services listed herein. I understand that this work is being done for me and that I am responsible for payment on completion of work. I further agree that if this bill is not paid, to pay any reasonable collection costs plus a 1 and 1/2% monthly service charge applicable thirty days after completion of services.

Claim # 0317-004873-2004

AO00196

Kelley Builders
Russell Kelley
25232 Jack Kelley Rd.
Dozier, Alabama 36028

Invoice

DATE	INVOICE #
10/31/2004	113

BILL TO:	SHIP TO:
Jimmy Williamson/Pioneer Plaza 	

Clear #

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY



BRANCH CLAIM OFFICE
5915 Carmichael Road • P O Box 244017
Montgomery, Alabama 36124-4017
334-279-0323 FAX 334-271-0481
WWW.AUTO-OWNERS.COM

CLAIMS FAX TRANSMISSION

DATE: 12/9/04

Number of pages including cover sheet 11

TO: FAX # () _____

TO: Larry Dewberry _____

Attention: _____

FROM: AUTO-OWNERS INSURANCE COMPANY

BY: Bill Reaves _____

SUBJECT: 32-4873-04 _____

Remarks:

New Assignments we spoke about

The information contained in this facsimile message is intended only for the personal and confidential use of the designated recipient(s) named above. This message may be an attorney-client or work product communication and is privileged and confidential. If you have received this communication in error, please notify us immediately by telephone and return the original message to us by mail. Any review, dissemination, distribution or copying of this message by any person other than the intended recipient(s) or their authorized agents is strictly prohibited. Thank you.

PLEASE CALL SENDER IF ANY PAGES ARE MISSING OR UNCLEAR

A000198

Quotation

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Page:
1

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Unit Price	Extension
<i>Pioneer -</i>			
1	00LBR	2,410.00	2,410.00
1	00NS19404	989.00	989.00
1	00NS19419	498.00	498.00
1	00NS19467	1,995.00	1,995.00
1	00M7324	150.00	150.00
3	00T7316B	129.00	387.00
3	00T7208B	115.00	345.00
1	00VISIA 20P	804.35	804.35
1	00DSDX16C80GB	2,908.01	2,908.01
2	00AO\38\00000001K629A 1/3" COLOR DIGITAL CAM 350FVL	173.99	347.98
2	00EO-63-13VG550S 1/3" 5-50mm VARIFOCAL LENSE	136.00	272.00
2	00PE-EH3512MT EH3512 W/EM1450 MOUNT	89.98	179.96
1	00LO\SI\00000000PS2416 CCIV POWER SUPPLY	147.90	147.90
1	00EMA TELEVISION ANTENNA	167.95	167.95
1	00 TELEVISION ANTENNA AMPLIFIER	119.60	119.60
1	00 TELESCOPIC MAST 30' IV ANTENNA POLE	169.00	169.00
1	00VWM-680 SANYO 4-HEAD HI-FI VCR	79.96	79.96
1	00ONK-IX DS797 THX SELECT RECEIVER	946.00	946.00
1	00ONK-IX 8511 STEREO RECEIVER	259.00	259.00
1	00 DELL COMPUTER SYSTEM (FLAT PANEL	1,687.00	1,687.00
		Subtotal	Continued
		Sales Tax	Continued
		Total	Continued

Quotation

Pioneer Telephone Services, Inc
P. O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383

Quote Date:
Oct. 29, 2004

Quoted to:

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Page:
2

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

AO00200

Quotation

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc.
P O Box 1606
Andalusia, AL 36420-1227

Page:
1

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Unit Price	Extension
1	00SX50	375.00	375.00
1	00SX50PS	325.00	325.00
1	009102-018-000	375.00	375.00
1	009110-211-000	175.00	175.00
2	009104-020-001SA	559.00	1,118.00
1	00NSCICS	300.00	300.00
13	00T7100B	89.00	1,157.00
2	00T7100	89.00	178.00
7	00T7208B	105.00	735.00
6	00T7316B	129.00	774.00
20	002831-00	175.00	3,500.00
1	002830-16	225.00	225.00
27	001414-08	135.00	3,645.00
12	001412-08	109.00	1,308.00
1	00SP4000-00	1,499.00	1,499.00
1	00SP4074-00		
1	00SP4032-00		
1	00SP4031-00		
1	00SP4030-00		
1	00SP4033-00		
1	00SP4035-00		
6	00SP4032-00	139.00	834.00
		Subtotal	Continued
		Sales Tax	Continued
		Total	Continued

AO00201

Quotation

Pioneer Telephone Services, Inc.
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc.
P O Box 1606
Andalusia, AL 36420-1227

Page:
2

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Description	Unit Price	Extension
9	00612.1000	GLX-12 KSU	250.00	2,250.00
22	00612.3201	GLX SID KEYSET	150.00	3,300.00
1	00CD615	COMDIAL 615 KSU	400.00	400.00
1	00PCDSS	COMDIAL DSS	100.00	100.00
17	006600E	COMDIAL KEYSET	139.00	2,363.00
6	006714-X	Comdial Keyset	70.00	420.00
13	006714V-PG	COMDIAL KEYSET	70.00	910.00
9	006614E-PG	COMDIAL KEYSET	95.00	855.00
1	006614I-PG	COMDIAL KEYSET	120.00	120.00
1	006714S	Comdial Keyset	95.00	95.00
1	00CD820	COMDIAL 820 KSU	425.00	425.00
1	00E80	E80PT KSU	250.00	250.00
2	00M0016	STATION CARD	175.00	350.00
1	00CDOPX	COMDIAL 2-PORI OPX	200.00	200.00
4	006706X-PG	COMDIAL KEYSET	112.00	448.00
1	006702X PG	COMDIAL KEYSET	112.00	112.00
2	006714FB	COMDIAL KEYSET	123.50	247.00
1	006620PB	COMDIAL KEYSET	100.00	100.00
1	00W3KMEM95-57	PG COMDIAL HANDSET	15.17	15.17
3	00PCB	OMEGA PCB BOARD	45.00	135.00
1	00ANA	OMEGA ANA CARD	45.00	45.00
2	00ICM	OMEGA ICM CARD	45.00	90.00
6	00XPS	OMEGA XPS-1 CARD	45.00	270.00
5	00SUB	OMG III SUB KSETINI CARD	45.00	225.00

Subtotal	Continued
Sales Tax	Continued
Total	Continued

Quotation

Pioneer Telephone Services, Inc.
P O Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc
P O Box 1606
Andalusia, AL 36420-1227

Page:
3

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Description	Unit Price	Extension
2	00COT	OMEGA COT CARD	45.00	90.00
1	00CPU	OMEGA CPU CARD	45.00	45.00
1	00816/2460	OMEGA KEYSET	65.00	65.00
7	0060025	TIE KEYSET	59.00	413.00
5	0060001	TIE KEY SERVICE UNIT	85.00	425.00
2	0060002	4 CKI C O LINE CARD	70.00	140.00
1	0060010	TIE 1 PORT CO MODULE	40.00	40.00
8	00THANDSEI	TIE HANDSEI	15.17	121.36
1	00IP1648DCDC	TEL-PLUS 1648DCDC CONVERTER	225.00	225.00
6	00TPHANDSEI	TEL-PLUS HANDSEI	22.50	135.00
1	00TP1648PS	TEL-PLUS POWER SUPPLY	45.00	45.00
2	00TP1648SIB	TEL-PLUS SIB CARD	135.00	270.00
3	00IP1648KIB	TEL-PLUS 1648 KIB CARD	195.00	585.00
2	00IP1648COB	TEL-PLUS 1648 COB CARD	135.00	270.00
1	00IP1648CNB	TEL-PLUS 1648 CNB CARD	120.00	120.00
1	00IP1648INB	TEL-PLUS 1648 TNB CARD	125.00	125.00
1	00TP1648SCB	TEL-PLUS 1648 SCB CARD	175.00	175.00
2	00TP816PM	TEL-PLUS 816 PROGRAM MODULE	25.00	50.00
6	00TP1648	TELPLUS 1648 KEYSEI SM LCD	71.50	429.00
1	00IP1648DSS	TEL-PLUS 1648 DSS	125.00	125.00
5	00AII24	AII 24 BUTTON KEYSET	85.00	425.00
1	00AIIML308	AII MERLIN 308 KSU	99.00	99.00
1	00ACS704A	AII POWER SUPPLY	25.00	25.00
1	00ATTSP616	AII SPIRIT EXP 616 KSU	150.00	150.00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

Quotation

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc.
P.O. Box 1606
Andalusia, AL 36420-1227

Page:
4

Customer ID	Good Thru	Payment Terms	Sales Rep
2228177	11/28/04	Net 10 Days	JHW

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)
Montgomery, Alabama 36124
PHONE (334) 279-0323
FAX (334) 271-0481

December 20, 2004

Pioneer Telephone Services, Inc
P.O. Box 1606
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have received the estimate from the independent adjuster for your building damages. I have enclosed a copy for you to review. Once you have had a chance to review, please give me a call so that we may settle that portion of the claim.

As to the damages you are claiming to your phone system due to lightning and the water damage to the inventory, Auto-Owners appreciates your professional opinion as to the damages claimed. However, it is a conflict of interest to write your own lightning affidavit. We also understand that you have disposed of the damaged equipment without us being able to have a third party verify the damages. We are hereby requesting you provide us with outside documentation and evidence of the damages along with a salvage value.

Under your policy the following is contained:

3 Duties In The Event Of Loss Or Damage

a You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

- Serving Our Policyholders and Agents for More Than 85 Years -

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records

RESERVATION

Please be advised that this letter does not waive any rights or defenses which Auto-Owners Insurance Company may have regarding this matter under any policy of insurance issued by Auto-Owners Insurance, whether or not such claims or defenses are set forth herein. Auto-Owners reserves the right to supplement this letter upon receipt of further information which may subsequently become available.

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext 204.

Sincerely,



Bill Reaves
Field Claim Rep

Digitized by srujanika@gmail.com

P. 02

The Area's Oldest And Largest

[NYOK 1]

P.O. Box 881
123 E. Covington Avenue
Opp. AL 36467
331-493-3456

BOB TAYLOR'S CARPET ONE

Floor Covering Specialist
"Since 1965"

641 N. Ferdon Blvd
Westview FL 32516
850-682-1090

*Gesetz
SÖD TU*

Pioneer Telephone Svc's 30A

Aug 29th

W. Schleser

CITY _____ COUNTY _____

PHONE 222-8777

EST DUE DATE

YOUR ORDER NO. **DATED** **SALESMAN**

We Appreciate Your Business

CAUTION-IT IS IMPORTANT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

TERMS _____ BUYER _____
BUYER _____

ALL PERSONS WHO ARE, OR MAY BE, RESPONSIBLE FOR THE PURCHASE PRICE MUST SIGN AT THE TIME OF SALE
SEE THE RESERVE SIDE OF THIS ORDER FOR ADDITIONAL IMPORTANT TERMS OF THIS AGREEMENT

2018-2019 Student & Faculty Handbook

AO00207

U3-04 09:08a

P. 02

The Area's Oldest And Largest

INVOICE

P.O. Box 881
123 E. Covington Avenue
Opp, AL 36467
134-493-3456

BOB TAYLOR'S CARPET ONE

Floor Covering Specialist
"Since 1965"

641 N Ferdon Blvd
Crestview, FL 32536
850-682-1090

SOLD TO

Jimmy W. Williams

SOB Wiergrass Hospice

Dafq

YOUR ORDER NO.

DATE: 1

CITY _____ COUNTY _____
STATE _____

PHONE _____

ESTI DEI DAE

SALESMAN () EUC E

out Business

We Appreciate Your Business

CAUTION IT IS IMPORTANT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT

TERMS

BUYER

BUYER

BUYER
ALL PERSONS WHO ARE, OR MAY BE, RESPONSIBLE FOR THE PURCHASE PRICE MUST SIGN AT THE TIME OF SALE
SEE THE RESERVE SIDE OF THIS ORDER FOR ADDITIONAL IMPORTANT TERMS OF THIS AGREEMENT.

Prints Office Products & Publishing 2006, Inc.

AO00208

NO. 671 G01

SALES QUOTATION

To: Pioneer Telephone

DATE: 12-13-04

ATTENTION:

We are pleased to submit the following quotation for your consideration.

QUANTITY	DESCRIPTION	UNIT COST
2	Bookcases	\$ 638.90 ea
		NET COST



WALKER Business Machines
P.O. Drawer 480 • Four Court Square
Andalusia, Alabama 36420
(334) 222-6255 • 1-800-832-0500

Sales Representative

June Walker

Name _____

222-6255

Telephone 4

Confirmation Report - Memory Send

Date & Time: Dec-22-2004 12:45am
 Tel line :
 Machine ID :

Job number : 837
 Date & Time : Dec-22 12:39am
 To : 915173911904
 Number of pages : 020
 Start time : Dec-22 12:39am
 End time : Dec-22 12:45am
 Pages sent : 020
 Status : OK

Job number : 837 *** SEND SUCCESSFUL ***

AUTO-OWNERS INSURANCE COMPANY
 AUTO-OWNERS LIFE INSURANCE COMPANY
 AUTO-OWNERS INSURANCE COMPANY
 OWNERS INSURANCE COMPANY
 PROPERTY-OWNERS INSURANCE COMPANY
 SOUTHERN-OWNERS INSURANCE COMPANY



BRANCH CLAIM OFFICE
 5915 Carmichael Road • P.O. Box 244017
 Montgomery, Alabama 36124-4017
 334-279-0323 FAX 334-271-0481
 WWW.AUTO-OWNERS.COM

CLAIMS FAX TRANSMISSION

DATE: 12-21-04 Number of pages including cover sheet 20
 TO: FAX# ()
 TO: Home Office Claims
 Attention:
 FROM: AUTO-OWNERS INSURANCE COMPANY
 BY: Bill Reeves
 SUBJECT: 32-4873-04
 Remarks: Reporting New loss to you Please Advise.

The information contained in this facsimile message is intended only for the personal and confidential use of the designated recipient(s) named above. This message may be an attorney-client or work product communication and is privileged and confidential. If you have received this communication in error, please notify us immediately by telephone and return the original message to us by mail. Any review, dissemination, distribution or copying of this message by any person other than the intended recipient(s) or their authorized agents is strictly prohibited. Thank you.

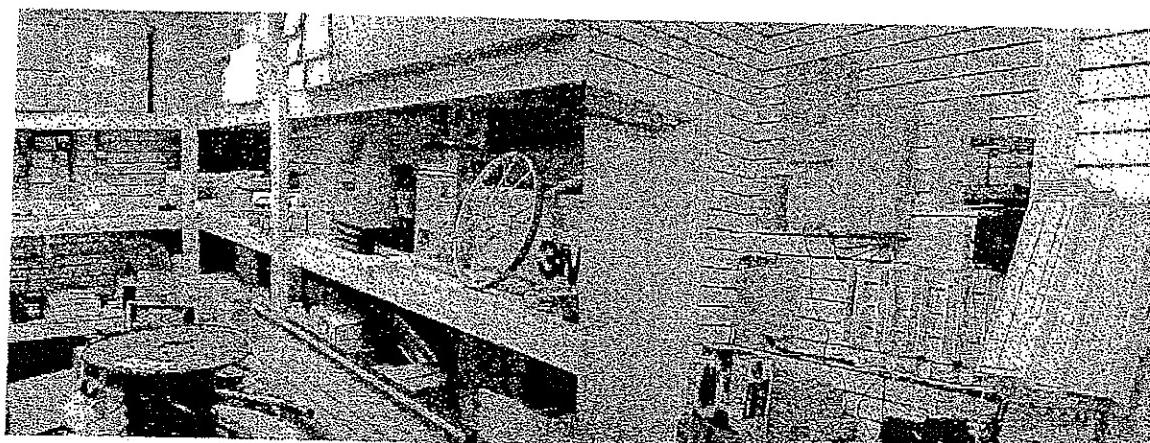
PLEASE CALL SENDER IF ANY PAGES ARE MISSING OR UNCLEAR.

AO00210



MVC-001F.JPG
2004/11/16 11:01:48

MVC-002F.JPG
2004/11/16 11:22:14

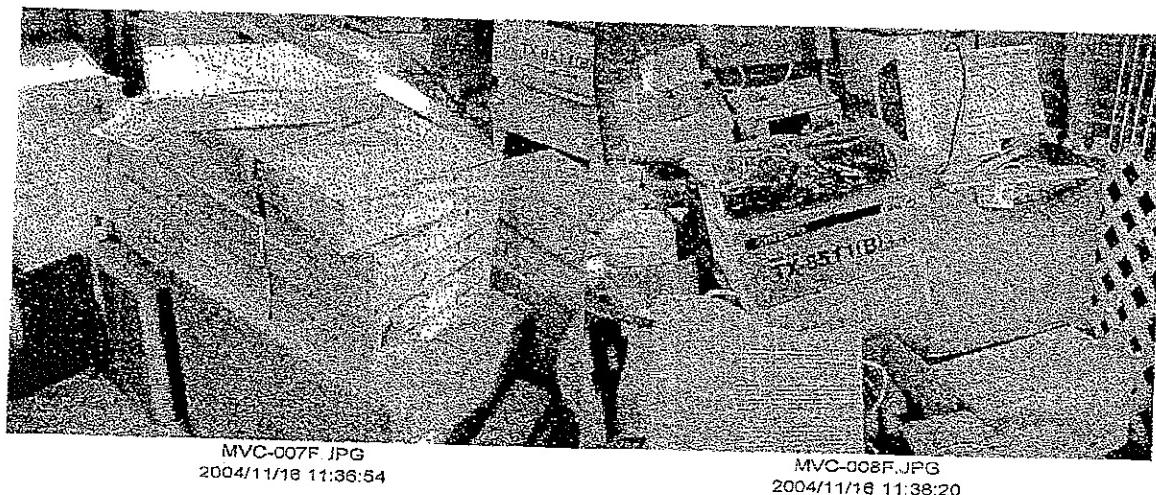
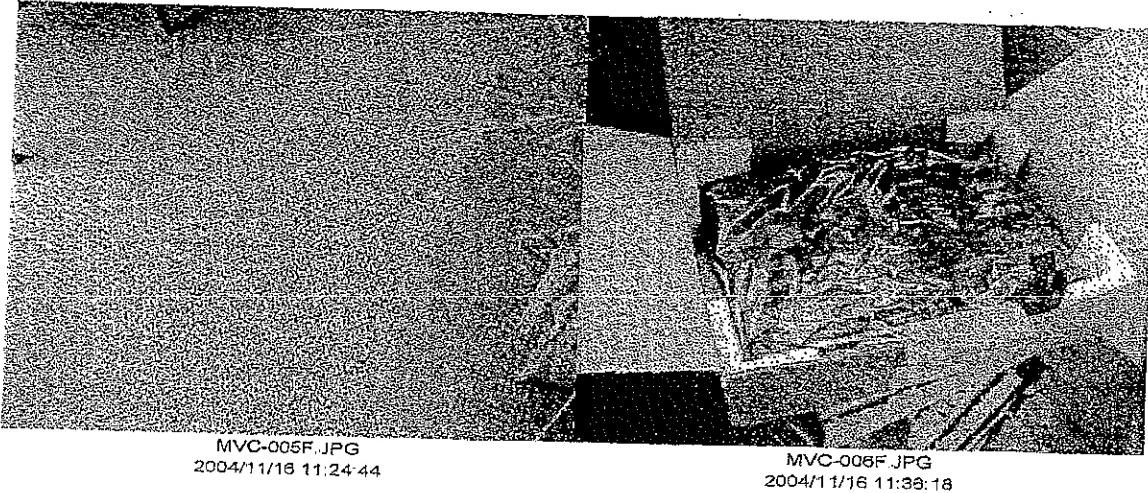


MVC-003F.JPG
2004/11/16 11:22:26

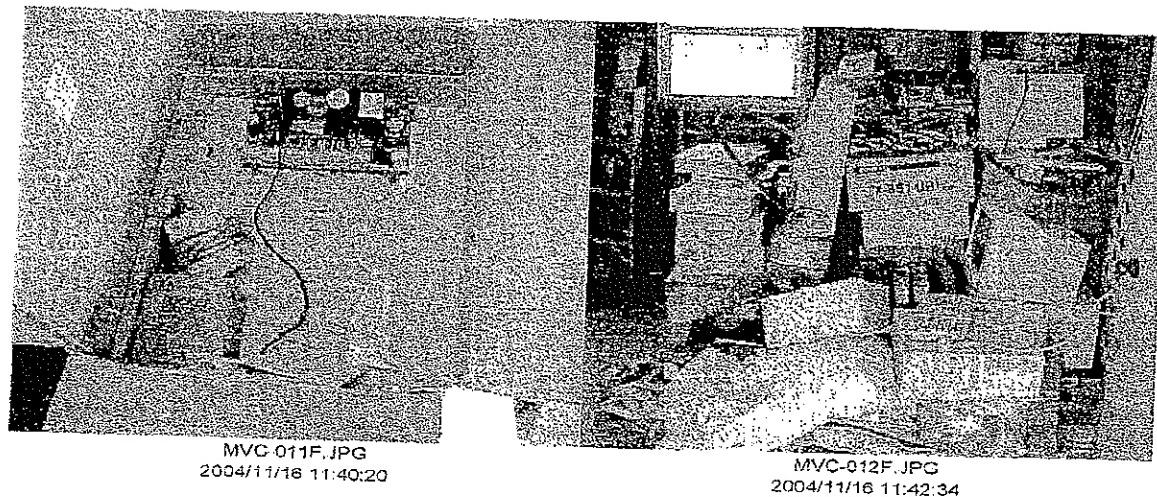
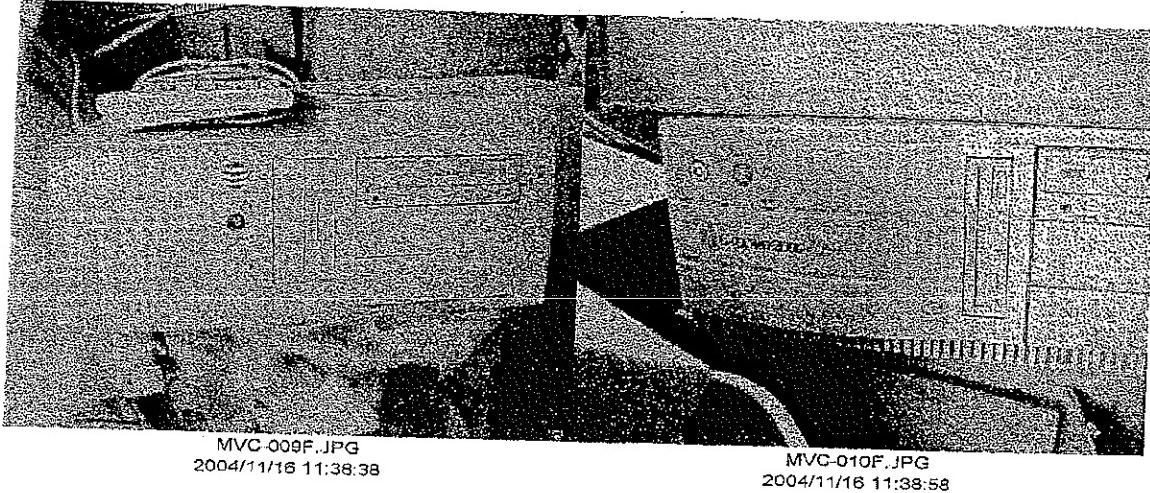
MVC-004F.JPG
2004/11/16 11:22:58

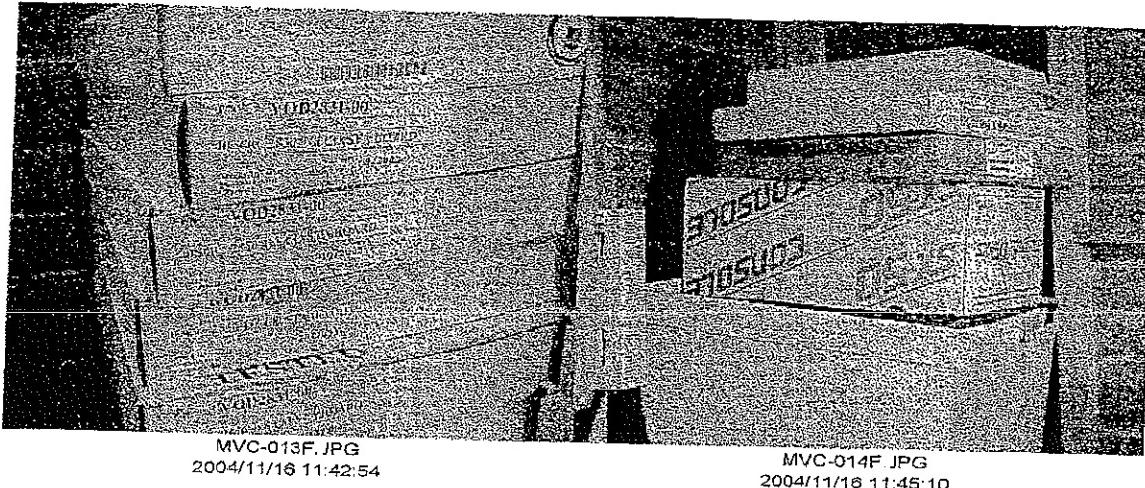
Area issued claims
Inventory got wet

New plant
Sys in play



For inventory
Received claims
got wet





JC05 CPP OPERATION: RENEWAL POLICY ISSUE ID NBR: 38525851000000000004
XREF NAME: PIONEER TELEPHONE SERVICES INC PRODUCER: SOUTH CENTRAL AGENCY
** LOCATION DATA **

0001 001 POLICY TYPE: 38 OCCUPIED AS: OFFICE MONTHS CLOSED: 00

LOB: X CP X GL _ CRIME _ IM _ GAR _ DB _ CA PMH:F _ T _ S _

ADDRESS: 1833 E THREE NOTCH ST

CITY: ANDALUSIA STATE: AL ZIP: 364202438 OVERRIDE?

COUNTY: 020 COVINGTON CITY CODE: 09 IN CITY LIMITS? Y

FD CODE: KY CITY CODE: EXEMPT TAXES: EXEMPT SURCHG:

MORE LOC(S)? X MORE SLOC(S)? X
STARTING LOC: SLOC:

MODE: D OPTION: 1=SUSPND 3=SUPPRT 4=MODFY 5=DISPLY 7=REDSPLY 9=EXIT 10=ESCP

1C05 CPP OPERATION: RENEWAL POLICY ISSUE ID NBR: 38525851000000000004
XREF NAME: PIONEER TELEPHONE SERVICES INC PRODUCER: SOUTH CENTRAL AGENCY
** LOCATION DATA **

0002 001 POLICY TYPE: 38 OCCUPIED AS: OFFICE MONTHS CLOSED: 00

LOB: X CP _ GL _ CRIME _ IM _ GAR _ DB _ CA PMH:F _ T _ S _

ADDRESS: 1835 E THREE NOTCH ST

CITY: ANDALUSIA STATE: AL ZIP: 364202438 OVERRIDE?

COUNTY: 020 COVINGTON CITY CODE: 09 IN CITY LIMITS? Y

FD CODE: KY CITY CODE: EXEMPT TAXES: EXEMPT SURCHG:

MORE LOC(S)? - MORE SLOC(S)? -
STARTING LOC: SLOC:

MODE: D OPTION: 1=SUSPND 3=SUPPRT 4=MODFY 5=DISPLY 7=REDSPLY 9=EXIT 10=ESCP

Auto-Owners

INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999

Issued 04-26-2004
TAILORED PROTECTION POLICY DECLARATIONS

AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004
POLICY NUMBER 034617-38525851-04

ADDRESS PO BOX 1606
ANDALUSIA, AL 36420-1227

Company Bill

POLICY TERM		
12:01 a.m.	12:01 a.m.	
06-16-2004	to	06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

FOR COMPANY USE ONLY

THE FOLLOWING DIRECTIVES HAVE BEEN ISSUED FOR THIS POLICY:
ATTACHED FORMS MUST BE VIEWED IN MOBIUS APPS SUITE

The following attachments were issued with this policy transaction

E59349 200310 E59351 200302

2000000000004476

Billing Type: Company Bill MONTHLY
Insured Copy Mailed to: Agency Account 006764415

09-11-2003
Original Effective Date: 06-16-2003

A000217

AGENCY 17-0557-00 POLICY 034617-38525851

SOUTH CENTRAL AGENCY INC
PO BOX 548
ANDALUSIA, AL 36420

13271 (8-99)

04-26-2004



P O BOX 30668, LANSING, MICHIGAN 48909-8160 • 517-323-1200

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY

PIONEER TELEPHONE SERVICES INC

PO BOX 1606
ANDALUSIA, AL 36420-1227

Thank you for allowing Auto-Owners to handle your insurance needs

Auto-Owners Insurance Group is financially sound with sufficient reserves to be ranked among the leaders in the industry for financial security. Our A++ (Superior) rating by the A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need.

Please feel free to contact your Auto-Owners agency with any questions you may have about your insurance needs. Your agency's phone number is (334) 222-1556

Auto-Owners Insurance - The "No Problem" People®

* * * * * THIS IS NOT A BILL * * * * *
IF ADDITIONAL PREMIUM IS OWED, A BILL WILL BE MAILED SEPARATELY. PLEASE
PAY ANY UNPAID BILLS

~ Serving Our Policyholders and Agents for More Than 85 Years ~

Auto-Owners

Page 1

55039 (11-87)
Issued 04-26-2004**TAILORED PROTECTION POLICY DECLARATIONS**INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INCADDRESS PO BOX 1606
ANDALUSIA, AL 36420-1227Renewal Effective 06-16-2004
POLICY NUMBER 034617-38525851-04Company Bill

POLICY TERM	
12:01 a.m. 12:01 a.m.	
06-16-2004 to 06-16-2005	

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.**COMMON POLICY INFORMATION**

BUSINESS DESCRIPTION: Telephone Sales/Serv

ENTITY: Corporation

PROGRAM: Contractors

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S)	PREMIUM
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT	
COMMERCIAL PROPERTY COVERAGE	\$2,426 00
COMMERCIAL GENERAL LIABILITY COVERAGE	2,050 00
TOTAL	\$4,476 00

FORMS THAT APPLY TO ALL COVERAGE PART SHOWN ABOVE (EXCEPT GARAGE LIABILITY, DEALER'S
 BLANKET, COMMERCIAL AUTOMOBILE, IF APPLICABLE)
 55000 (01-87) IL0017 (11-85)

A 7% CUMULATIVE MULTI-POLICY DISCOUNT APPLIES. SUPPORTING POLICIES ARE MARKED WITH
 AN (X): COMM UMB() COMM AUTO(X) WCK() LIFE(X) PERSONAL(X) FARM()

Countersigned By: _____

Auto-Owners

Page 1

54104 (07-87)
Issued 04-26-2004

TAILORED PROTECTION POLICY DECLARATIONS

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INCRenewal Effective 06-16-2004
POLICY NUMBER 034617-38525851-04ADDRESS PO BOX 1606
ANDALUSIA, AL 36420-1227Company Bill

POLICY TERM
12:01 a.m. 12:01 a.m.
06-16-2004 to 06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL PROPERTY COVERAGE

COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

LOCATION 001

ADDITIONAL FORMS THIS LOCATION: None

LOC 001 BLDG 001 1833 E Three Notch St
Andalusia, AL 36420-2438

OCCUPIED AS: Office

COVERAGE: Building Limit of Insurance \$259,500

CAUSES OF LOSS	COINSURANCE	DEDUCTIBLE	RATE	PREMIUM
Basic Group I	80%	\$500	0.222	\$576.00
Basic Group II	80%	500	0.046	119.00
Special	80%	500	0.100	260.00
Theft	80%	500		Included

OPTIONAL COVERAGE:

Inflation Guard Factor
Building
1 020

COVERAGE: Personal Prop Limit of Insurance \$76,950

CAUSES OF LOSS	COINSURANCE	DEDUCTIBLE	RATE	PREMIUM
Basic Group I	80%	\$500	0.298	\$229.00
Basic Group II	80%	500	0.037	28.00
Special	80%	500	0.090	69.00
Special Including Theft	80%	500	0.122	94.00

OPTIONAL COVERAGE:

Inflation Guard Factor
Personal Property
1 023

ADDITIONAL FORMS THIS BUILDING: 59351 (02-03) IL0003 (11-85) IL0190 (03-97)
CP0145 (12-00) CP0090 (07-88) CP0018 (10-91) CP1030 (10-91)

SECURED INTERESTED PARTIES: See Attached Schedule

RATING INFORMATION

Territory: 200
Program: Contractors
Class Rate - Building: 0.252County: Covington
Construction: Mas N-C
PC: 05 Class Code: 0702
Class Rate - Contents: 0.338

Auto-Owners

Page 2

54104 (07-87)
Issued 04-26-2004INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999
TAILORED PROTECTION POLICY DECLARATIONSAGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC
Renewal Effective 06-16-2004
POLICY NUMBER 034617-38525851-04ADDRESS PO BOX 1606
ANDALUSIA, AL 36420-1227Company Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004	to 06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.**COMMERCIAL PROPERTY COVERAGE**

FOREIGN TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 001 PREMIUM \$1,375.00

LOCATION 002**ADDITIONAL FORMS THIS LOCATION:** NoneLOC 002 BLDG 001 1835 E Three Notch St
Andalusia, Al 36420-2438**OCCUPIED AS:** Office**COVERAGE:** Building

Limit of Insurance \$207,600

CAUSES OF LOSS	COINSURANCE	DEDUCTIBLE	RATE	PREMIUM
Basic Group I	80%	\$500	0.239	\$496.00
Basic Group II	80%	500	0.167	347.00
Special	80%	500	0.100	208.00
Theft	80%	500		Included

OPTIONAL COVERAGE:

Replacement Cost

Inflation Guard Factor:
Building
1.020

ADDITIONAL FORMS THIS BUILDING: 59351 (02-03) IL0003 (11-85) IL0190 (03-97)
CP0145 (12-08) CP0090 (07-88) CP0010 (10-91) CPI030 (10-91)**SECURED INTERESTED PARTIES:** See Attached Schedule**RATING INFORMATION**Territory: 200
Program: Contractors
Class Rate - Building: 0 271County: Covington
Construction: Non-Comb
PC: 05 Class Code: 0702

FOREIGN TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 002 PREMIUM \$1,051.00

AO00221

Auto-Owners

Page 3

59187 (07-87)

Issued 04-26-2004

TAILORED PROTECTION POLICY DECLARATIONS

INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999

AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004

POLICY NUMBER 034617 38525851-04

ADDRESS PO BOX 1606
ANDALUSIA, AL 36420-1227

Company Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004	to 06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

SECURED INTERESTED PARTIES AND/OR ADDITIONAL INTERESTED PARTIES

Applies to Loc/Bldg(s):
001/001, 002/001
COVINGTON COUNTY BANK
P O BOX 518
ANDALUSIA, AL 36420
Interest: Mortgagee

Auto-Owners

Page 1

55040 (11/87)
Issued 04-26-2004

TAILORED PROTECTION POLICY DECLARATIONS

INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004

POLICY NUMBER 034617-38525851-04

ADDRESS PO BOX 1606
ANDALUSIA, AL 36420-1227Company Bill **POLICY TERM**
12:01 a.m. 12:01 a.m.
06-16-2004 to 06-16-2005In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE

General Aggregate Limit (Other Than Products-Completed Operations)	\$1,000,000
Products-Completed Operations Aggregate Limit	1,000,000
Personal And Advertising Injury Limit	1,000,000
Each Occurrence Limit	1,000,000
Fire Damage Limit	100,000 Any One Fire
Medical Expense Limit	10,000 Any One Person

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55050

AUDIT TYPE: Annual Audit

FORMS THAT APPLY TO LIABILITY: 59351 (02-03) 55118 (08-91) 55146 (07-96)
55091 (01-89) 55068 (08-89) IL0021 (11-85) 55029 (07-87) CG0001 (11-88)
CG0108 (11-85) IL0017 (11-85) 55050 (06-01) 55064 (07-87) CL175 (02-86)
55069 (01-88) CG2147 (09-89) 55137 (06-92) 55145 (12-01)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 001 BLDG 001 1833 E Three Notch St
Andalusia, AL 36420-2438

TERRITORY: 009 COUNTY: Covington

Classification	Subline	Premium Basis	Rates	Premium
CODE 00501 Commercial General Liability Plus Endorsement Included At 7% Of The Premises Operation Premium	Prem/Op	Prem/Op Prem Inc	Inc	Inc
CODE 61217 Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing Maintained By The Insured (Lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 8,800	Each 1000 44.030	\$388.00
CODE 91585 Contractors - Subcontracted Work - In Connection With Construction, Reconstruction, Repair Or Erection Of Buildings	Prem/Op Prod/Comp Op	Total Costs If Any If Any	Each 1000	Inc Inc

Auto-Owners

Page 2

55040 (11/87)
Issued 04-26-2004

TAILORED PROTECTION POLICY DECLARATIONS

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999
AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INCRenewal Effective 06-16-2004
POLICY NUMBER 034617-38525851-04ADDRESS PO BOX 1606
ANDALUSIA, AL 36428-1227Company Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004	06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL GENERAL LIABILITY COVERAGE

Telephone Or Telegraph Companies Including Products And/Or Completed Operations	CODE 99612	Prem/Op	Payroll 87,000	Each 1000 19 116	\$1,663.00
--	------------	---------	-------------------	---------------------	------------

FOREIGN TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 001 PREMIUM \$2,051.00

AO00224

COPY
SERVE ON DEFENDANT

32-4873-04

IN THE CIRCUIT COURT OF COVINGTON COUNTY, ALABAMA

PIONEER SERVICES, INC ,)
JIMMY WILLIAMSON, and)
KELLY WILLIAMSON,)
PLAINTIFFS,)
VS) CIVIL ACTION NO.: CV- 05-110
AUTO OWNERS INSURANCE)
COMPANY, INC , a corporation, and)
SOUTH CENTRAL AGENCY, INC.,)
a corporation, and XYZ fictitious)
defendants, "X", "Y", and/or "Z")
being that person or persons who)
caused and/or contributed to the)
injuries and/or damages suffered)
and sustained by the Plaintiffs, whose)
identity is unknown at this time but will)
be added by amendment when such is)
ascertained, et al.,)

DEFENDANTS

SUMMONS - CIVIL

NOTICE TO: Auto Owners Insurance Company, Inc
Attn: Drew Klasin
5915 Carmichael Road
Montgomery, Alabama 36124-4017

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT.
AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.
YOU OR YOUR ATTORNEY ARE REQUIRED TO FILE THE ORIGINAL OF YOUR
WRITTEN ANSWER, EITHER ADMITTING OR DENYING EACH ALLEGATION
IN THE COMPLAINT WITH THE CLERK OF THIS COURT. A COPY OF YOUR
ANSWER MUST BE MAILED OR HAND DELIVERED BY YOU OR YOUR
ATTORNEY TO THE PLAINTIFF OR PLAINTIFF'S ATTORNEY Leland Enzer,
Jr. WHOSE ADDRESS IS P. O. Drawer 339, Andalusia, AL 36420 THIS
ANSWER MUST BE MAILED OR DELIVERED WITHIN 30 DAYS AFTER THIS
SUMMONS AND COMPLAINT WERE DELIVERED TO YOU OR A JUDGMENT
BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER
THINGS DEMANDED IN THE COMPLAINT

FILED IN OFFICE

APR 3 6 2005

Ronald L. Palmer
Supt.

TO ANY SHERIFF OR ANY PERSON AUTHORIZED by the Alabama Rules of Civil Procedure:

- You are hereby commanded to serve this summons and a copy of the complaint in this action upon the Defendant.
- Service by certified mail of this summons is initiated upon the written request of the State of Alabama pursuant to the Alabama Rules of Civil Procedure

Date 4-26-05

Boyer H Powell By AS
Clerk/Register

RETURN ON SERVICE:

- Return receipt of certified mail received in this office on _____
- I certify that I personally delivered a copy of the Summons to _____
in _____ County, Alabama on _____
(Date)

Date

Server's Signature

Address of Server

Type of Server

FILED IN OFFICE

APR 26 2005

Boyer H Powell
SAC

IN THE CIRCUIT COURT OF COVINGTON COUNTY, ALABAMA

PIONEER SERVICES, INC., JIMMY WILLIAMSON, and KELLY WILLIAMSON,)	
PLAINTIFFS,)	
vs)	CIVIL ACTION NO : CV-
AUDIO-OWNERS INSURANCE COMPANY, INC , a corporation, and SOUTH CENTRAL AGENCY, INC , a corporation, and XYZ fictitious defendants, "X", "Y", and/or "Z" being that person or persons who caused and/or contributed to the injuries and/or damages suffered and sustained by the Plaintiffs, whose identity is unknown at this time but will be added by amendment when such is ascertained, et al ,)	FILED IN OFFICE
DEFENDANTS)	APR 26 2005

Roy A. Powell
CLERK

CIVIL COMPLAINT
AND DEMAND FOR TRIAL BY JURY

COME NOW THE PLAINTIFFS, and hereby file their Complaint for Damages
and Demand for Trial by Jury as to the Defendants, stating as follows:

1 Plaintiff's Complaint is an action for damages for property damage and
other injuries suffered by Plaintiff(s) resulting from the acts of the Defendants. The
amount in controversy exceeds the jurisdictional minimum of this Court.

2 Plaintiffs, Jimmy Williamson and Kellie Williamson, are residents and
citizens of Covington County, Alabama, and specifically reside at 25083 Sutton Road,
Andalusia, Alabama.

3 Plaintiff, Pioneer Services, Inc., is a domestic corporation, properly licensed to conduct business in Alabama, and whose principal place of business is Covington County, Alabama

4. Defendant, Auto-Owners Insurance Company, is a corporation, properly licensed and qualified to do business in the State of Alabama, that is itself doing business, for itself and through its agents, in Covington County, Alabama. It is subject to service of process at P.O. Box 244017, Montgomery, Alabama 36124-4017

5. Defendant, South Central Agency, Inc., is a domestic corporation, properly licensed to do business in the State of Alabama, that is itself doing business in Covington County, Alabama. Its principal place of business is 1831 E Three Notch Street, Andalusia, Alabama 36420-2438.

6. Fictitious Party Defendants X, Y, and Z, are those individuals, businesses, associations, organizations, corporations, or other entities who or which are described in the caption of the Complaint, and who either caused or contributed to the injuries and/or damages suffered by Plaintiffs. Plaintiffs aver that the identity of the Fictitious Party Defendants are otherwise unknown to the Plaintiffs at this time, or, if their names are known to the Plaintiffs, their identity as proper party Defendants are not known to the Plaintiffs at this time; but their true names will be substituted by amendment to the Complaint when the aforesaid lacking knowledge is ascertained

7. This honorable Court has both subject matter jurisdiction over all of the claims presented herein and personal jurisdiction over the parties hereto. Suit over the claims present is therefore proper and lawful in this honorable Court

FILED IN OFFICE

APR 8 6 2005

Roger A. Palmer
R.A.P.

COUNT ONE-BREACH OF CONTRACT

8. Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

9. Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

10. As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

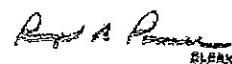
11. Around and during the events of Hurricane Ivan, in 2004, the Plaintiff suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

12. The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages under two of the insurance policies maintained by the Plaintiffs

13. As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other similarly related water issues. Lightning damages and water damages are expressly included as a covered damages in the Plaintiff's insurance policies with the Defendants

FILED IN OFFICE

APR 26 2005


CLERK

14 Even so, the Defendants wrongfully refused to cover lightning and/or water damages suffered by the Plaintiffs, even though they had previously paid for such damages under other policies and had previously promised the Plaintiffs that any and all lightning and other water related damages that they suffered would be covered

15 As a result of the Defendant's Breach of Contract, the Plaintiffs have been severely damaged

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact.

COUNT TWO- NEGLIGENCE/WANTONNESS

16 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

17 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

18 As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

FILED IN OFFICE

APR 26 2005

Ronald Palmer
CLERK

19 Around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory

20 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs, under two of the insurance policies maintained by the Plaintiffs

21 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. Lightning damages and water damages were expressly included as covered damages in the Plaintiff's policies with the Defendants

22 Even so, the Defendants wrongfully refused to cover lightning and/or water damages suffered by the Plaintiffs, even though they had previously paid for such damages under other policies and promised the Plaintiffs previously that any and all lightning damages that they suffered would be covered

23 The Defendants had a duty to the Plaintiffs to properly investigate all claims, to fully and completely investigate all claims in an appropriate fashion, to handle claims in a non-negligent manner, and to pay all damages as appropriate and required under the specific policies of insurance, et al

24 The Defendants breached the legal duties that they owed to the Plaintiffs, as aforesaid

25 As a direct and proximate result of the Defendant's Negligence/Wantonness, the Plaintiffs have been severely damaged

FILED IN OFFICE

APR 26 2005

Royce A. Penner
CLERK

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

COUNT THREE-BAD FAITH

26 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

27 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

28 As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

29 Around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property Plaintiffs also suffered damages to their inventory.

30 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

31 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past.

32. The Defendants further refused to pay for lightning damages and water damages even though coverage for such claims are expressly included as a covered damages in the Plaintiff's policies with the Defendants.

31. In their handling of the specific insurance policies in question, the Defendants, in bad-faith, failed to investigate the claims in a timely manner, failed to handle the claims in a competent and appropriate manner, failed to notify the Plaintiffs of their decisions in a timely manner, failed to communicate with the Plaintiffs in a timely manner, and otherwise, exhibited a complete and utter disregard for the obligations that they owed the Plaintiffs.

32. As a result of their misconduct, as aforesaid, et al , the Defendants are liable for their bad-faith misconduct

33. As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

COUNT FOUR-FRAUDULENT INDUCEMENT

34 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reaveled herein in full

35 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants.

36 The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory.

37 The Plaintiffs reasonably and justifiably relied upon the fraudulent misrepresentations of the Defendants and purchased the specific insurance policies in question.

FILED IN OFFICE

APR 26 2005

Royce R. Lakin
R. Lakin

38 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

39 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

40 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid.

41 The Defendants fraudulently induced the Plaintiffs to purchase the insurance policies in question, by representing that they would provide coverage as aforesaid.

42 As a result of their misconduct, as aforesaid, et al., the Defendants are liable for fraudulent inducement.

43 As a result of the Defendants misconduct, as aforesaid, et al., the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish.

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

COUNT FIVE-FRAUDULENT CONCEALMENT

44 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reavered herein in full

45 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

46 The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

47 The Plaintiffs reasonably and justifiably relied upon the fraudulent misrepresentations of the Defendants and purchased the specific insurance policies in question

FILED IN OFFICE

APR 26 2005

Ron A. Powers
SHERIFF

48 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

49 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

50 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid.

51 The Defendants now claim that the damages suffered by the Plaintiffs are not covered damages under their policy and therefore, the claims of the Plaintiff are not due to be satisfied.

52 If the damages of the Plaintiffs are not now covered, as described above and herein, then the Defendants are liable for fraudulently concealing the true terms of the insurance policies in question, fraudulent concealing their intentions and obligations under their policies, and otherwise, fraudulently concealing specific details of the policies in question which would have been completely material to the Plaintiffs if properly disclosed as required.

FILED IN OFFICE
APR 26 2005

Ronald Pearce
CLERK

53 As a result of their misconduct, as aforesaid, et al , the Defendants are liable for fraudulent concealment

54 The Plaintiff's justifiably and reasonably relied upon the Defendants, as aforesaid, and said reliance is responsible for the damages suffered by the Plaintiffs

55 As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

COUNT SIX-MISREPRESENTATION

56 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reaveled herein in full

57 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

58 , The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by Hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

59 The Plaintiffs reasonably and justifiably relied upon the misrepresentations of the Defendants and purchased the specific insurance policies in question

60 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property Plaintiffs also suffered damages to their inventory

61 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs

62 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid

FILED IN OFFICE

APR 26 2005

Roy A. Palmer
SAR

63 The Defendants now claim that the damages suffered by the Plaintiffs are not covered damages under their policy and therefore, the claims of the Plaintiffs are not due to be satisfied.

64 If the damages of the Plaintiffs are not now covered, as described above and herein, then the Defendants are liable for misrepresenting the true terms of the insurance policies in question, misrepresenting their intentions and obligations under their policies, and otherwise, misrepresenting specific details of the policies in question which would have been completely material to the Plaintiffs if properly disclosed as required.

65 As a result of their misconduct, as aforesaid, et al , the Defendants are liable for misrepresentation

66 The Plaintiff's justifiably and reasonably relied upon the Defendants, as aforesaid, and said reliance is responsible for the damages suffered by the Plaintiffs

67 As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive
FILED IN OFFICE

APR 26 2005

Ronald Palmer
SHERIFF

damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

COUNT SEVEN-FICTITIOUS PARTIES

68 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

69 Plaintiffs hereby adopt and reaver all of the above allegations and causes of action against all fictitiously pled parties, whose identify is currently unknown to the Plaintiffs Said fictitious parties will be substituted by amendment upon being ascertained by the Plaintiffs in the ordinary course, as required and necessary

WHEREFORE ALL PREMIES CONSIDEREED, Plaintiffs hereby DEMAND JUDGMENI against all of the fictitiously pled Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive damages of the fictitiously pled Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

FILED IN OFFICE

APR 26 2005

Ronald A. Pomeroy
SHERIFF

JURY DEMAND

Plaintiffs demand trial by struck jury as to all of the issues in this Complaint so triable

DONE AND SUBMITTED, this the 26 day of April, 2005

ENZOR & ENZOR, Attorneys at Law

BY:

Leland Enzor, Jr.
Attorney for the Plaintiffs
Post Office Box 339
Andalusia, Alabama 36420
(334) 222-8177

PLEASE SERVE DEFENDANTS:

Auto Owners Insurance Company, Inc
Attn: Drew Klasin
5915 Carmichael Road
Montgomery, Alabama 36124-4017

Auto Owners Insurance Company, Inc
Attn: Legal Department
6101 Anacapri Blvd
Lancing, Michigan 48917

South Central Agency, Inc.
Defendant, South Central Agency, Inc
1831 E Three Notch Street
Andalusia, Alabama 36420-2438

Reaves, Bill

Sounds like you are headed in the right direction

Thanks Cindy

--Original Message--

From: Reaves, Bill
Sent: Wednesday, February 02, 2005 2:13 PM
To: Jones, Cindy
Subject: 37-4873-04

Cindy, thanks for your call and advice on this one last week. I have run the lightning strike from compu-weather which confirmed that there was no lightning strikes from 4:00 pm on 9-15-04 through 4:00 pm 9-17-04. Therefore, I am going to deny the \$21,575.72 the insured claims was damaged by lightning. As to the inventory totaling \$34,915.53, I will deny this portion of the claim as the insured threw the inventory away before our engineer could verify the damages even after he was told not to dispose of the property.

Please advise if you feel any different

Thanks
Bill

P O Box 244017 (CLAIMS)
Montgomery, Alabama 36124
PHONE (334) 279-0323
FAX (334) 271-0481

February 3, 2005

Pioneer Telephone Services, Inc
P.O. Box 1606
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have completed our investigation of the above referenced claim. You are insured under Auto-Owners Insurance Co. with policy number 38525851 with effective dates of 6-16-04 to 6-16-05. Your Tailored Protection Policy has personal property limits of \$76,950.00 with a \$500 deductible.

We have completed our investigation of the lightning claim you submitted for \$21,575.72. As part of our investigation we ordered a lightning strike report from Compu-Weather, Inc. that included the time period from 9-15-04 at 4:00 p.m. through 9-17-2004 3:59:59 p.m. According to their report no lightning was detected within a 5 mile radius of your location. Therefore, since lightning was not detected in that area we must regretfully deny this portion of the claim.

As to the portion of the claim you submitted to us for the damaged inventory totaling \$34,915.53 we have been unable to have this damage verified by an expert. Under your policy the following is contained:

3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:
 - (4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.
 - (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records

It is my understanding that you have disposed of these items and they are no longer available for inspection. As we were not given the opportunity to have these items inspected by an expert to determine the exact damages we must deny this portion of the claim.

If there is any additional information you believe to be relevant to the question of coverage, or if you believe that any of the facts or information stated, upon which Auto-Owners has relied is not accurate, please advise

All rights, terms, conditions, and exclusions in your policy are in full force and effect and are completely reserved

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext. 204.

Sincerely,

Bill Reaves
Field Claim Rep

CLAIMS PAYMENT AUTHORIZATION /

RESERVE CHANGECLAIM NUMBER 37-4873-04

REOPEN/CHANGE _____	RESERVE TO \$ _____
OPEN NEW _____	RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$ 175.00 LAE PMT IRS# 141279328AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____ CLOSE COVERAGE CLOSE FILE CLOSE ADD'L COV'S _____

PAY TO:

 INSURED IRS# AGENT CLAIMANT # _____ BUSN # _____PAYEE Compu - WeatherMAIL TO: ATTACHMENTS GO WITH DRAFT YES Copy of Invoice. NO INSURED IRS# AGENT CLAIMANT # _____ BUSN # _____OTHER 2566 Route 52Hopewell Junction, NY 12533

(FOR PA, PIP, WC ONLY:) FROM MO _____ DAY _____ YR _____ to MO _____ DAY _____ YR _____

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT) Invoice # CM0028912

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

AUTHORIZED Bill Red DATE _____INDICATORS SUBRO CONTROLLABLE CHARGEABLE SEAT BELT IND
 UNCONTROLLABLE NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

 SUBROGATION RELEASE/PROOF DISMISSAL POLICE REPORT OTHER

NO-FAULT PAY TYPES

- 01 Prescriptions
- 02 X-Rays
- 03 Doctor Bills
- 04 Hospital or Facility Fees
- 05 Nursing or Attendant Care
- 06 Therapy (Physical & Vocational)
- 07 Transportation Fees
- 08 Supplies and Equipment
- 09 Modifications (Home or Vehicle)
- 20 Loss of Wages
- 21 Survivor Benefits
- 30 Funeral Benefits
- 31 Loss of Services or Replacement Services
- 90 Miscellaneous

**LOSS ADJUSTMENT EXPENSE
PAY TYPES**

- 41 Rehabilitation Management Fees
- 42 Adjusting Fees (IME's - Medical Reports)
- 45 Vehicle Appraisals Only
- 46 Independent Adjuster - Storm
- 48 Independent Adjuster
- 00 All Other (Use if No Other Pay Type Applies)

LEGAL PAY TYPES

- 91 Defense Attorney Fees
- 92 Subrogation Fees (By Our Attorney)
- 93 Expert Witness Fees (Suit Files Only)
- 94 Mediation and Arbitration Fees (Suit Files Only)
- 95 Litigation/Court Costs

CLAIMS PAYMENT AUTHORIZATION /		<input type="checkbox"/> RESERVE CHANGE
CLAIM NUMBER	<u>37-4873-04</u>	

REOPEN/CHANGE _____	RESERVE TO \$ _____
OPEN NEW _____	RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$ 11,607.92 LAE PMT IRS# _____

AMOUNT \$ _____ COVERAGE MPEC LAE/WC/PIP PAY TYPE _____ CLMT # _____

AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____

AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____

AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____

CLOSE COVERAGE CLOSE FILE CLOSE ADD'L COV'S GH VTHDS

PAY TO:

INSURED IRS# _____ AGENT CLAIMANT # _____ BUSN # _____

PAYEE Mr. Magee Covington County Bank

MAIL TO: ATTACHMENTS GO WITH DRAFT YES NO

INSURED IRS# _____ AGENT CLAIMANT # _____ BUSN # _____

OTHER _____

(FOR PA PIP, WC, ONLY:) FROM MO ____ DAY ____ YR ____ to MO ____ DAY ____ YR ____

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT) Property Damage Builder 1000.00

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

AUTHORIZED J. John P. H. DATE 1-17-05

INDICATORS SUBRO CONTROLLABLE CHARGEABLE SEAT BELT IND
 UNCONTROLLABLE NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

SUBROGATION RELEASE/PROOF DISMISSAL POLICE REPORT OTHER

NO-FAULT PAY TYPES

- 01 Prescriptions
- 02 X-Rays
- 03 Doctor Bills
- 04 Hospital or Facility Fees
- 05 Nursing or Attendant Care
- 06 Therapy (Physical & Vocational)
- 07 Transportation Fees
- 08 Supplies and Equipment
- 09 Modifications (Home or Vehicle)
- 20 Loss of Wages
- 21 Survivor Benefits
- 30 Funeral Benefits
- 31 Loss of Services or Replacement Services
- 90 Miscellaneous

LOSS ADJUSTMENT EXPENSE PAY TYPES

- 41 Rehabilitation Management Fees
- 42 Adjusting Fees (IME's -- Medical Reports)
- 45 Vehicle Appraisals Only
- 46 Independent Adjuster - Storm
- 48 Independent Adjuster
- 00 All Other (Use if No Other Pay Type Applies)

LEGAL PAY TYPES

- 91 Defense Attorney Fees
- 92 Subrogation Fees (By Our Attorney)
- 93 Expert Witness Fees (Suit Files Only)
- 94 Mediation and Arbitration Fees (Suit Files Only)
- 95 Litigation/Court Costs

CLAIMS PAYMENT AUTHORIZATION /		<input checked="" type="checkbox"/> RESERVE CHANGE
CLAIM NUMBER	<u>37-4873-04</u>	

2/28/07

REOPEN/CHANGE _____	RESERVE TO \$ _____
OPEN NEW _____	RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$ 1535.55 LAE PMT IRS# 130747054
 AMOUNT \$ _____ COVERAGE MPEC LAE/WC/PIP PAY TYPE 46 CLMT # _____
 AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____
 AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # _____
 AMOUNT \$ _____ COVERAGE _____ LAE/WC/PIP PAY TYPE _____ CLMT # 46
 CLOSE COVERAGE CLOSE FILE CLOSE ADD'L COV'S ✓ 1/14/05

PAY TO:

INSURED IRS# _____ AGENT CLAIMANT # _____ BUSN # _____

PAYEE _____

MAIL TO: ATTACHMENTS GO WITH DRAFT YES _____ NO _____

INSURED IRS# _____ AGENT CLAIMANT # _____ BUSN # _____

OTHER _____

(FOR PA, PIP, WC, ONLY:) FROM MO _____ DAY _____ YR _____ to MO _____ DAY _____ YR _____

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT) Z-1000-4 3843-0067

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

AUTHORIZED _____ DATE _____

INDICATORS SUBRO CONTROLLABLE CHARGEABLE SEAT BELT IND
 UNCONTROLLABLE NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

SUBROGATION RELEASE/PROOF DISMISSAL POLICE REPORT OTHER

NO-FAULT PAY TYPES

- 01 Prescriptions
- 02 X-Rays
- 03 Doctor Bills
- 04 Hospital or Facility Fees
- 05 Nursing or Attendant Care
- 06 Therapy (Physical & Vocational)
- 07 Transportation Fees
- 08 Supplies and Equipment
- 09 Modifications (Home or Vehicle)
- 20 Loss of Wages
- 21 Survivor Benefits
- 30 Funeral Benefits
- 31 Loss of Services or Replacement Services
- 90 Miscellaneous

LOSS ADJUSTMENT EXPENSE PAY TYPES

- 41 Rehabilitation Management Fees
- 42 Adjusting Fees (IME's – Medical Reports)
- 45 Vehicle Appraisals Only
- 46 Independent Adjuster - Storm
- 48 Independent Adjuster
- 00 All Other (Use if No Other Pay Type Applies)

LEGAL PAY TYPES

- 91 Defense Attorney Fees
- 92 Subrogation Fees (By Our Attorney)
- 93 Expert Witness Fees (Suit Files Only)
- 94 Mediation and Arbitration Fees (Suit Files Only)
- 95 Litigation/Court Costs